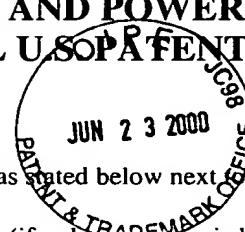


#3

# DECLARATION AND POWER OF ATTORNEY FOR ORIGINAL U.S. PATENT APPLICATION

Attorney's Docket No. AND1P525

As a below-named inventor, I hereby declare that:



My residence, post office address and citizenship are as stated below next to my name.

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: SYSTEM, METHOD AND ARTICLE OF MANUFACTURE MAKING FINANCIAL DECISIONS BY BALANCING GOALS IN A FINANCIAL MANAGER, the specification of which,

(check one)

1.  is attached hereto.
2.  was filed on March 8, 2000 as  
U.S. Application Serial No. 09/520,943  
and was amended on \_\_\_\_\_.
3.  was filed on \_\_\_\_\_ as  
International PCT Application Serial No. \_\_\_\_\_  
and was amended on \_\_\_\_\_.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, CFR § 1.56.

I hereby claim foreign priority benefits under Title 35, United States code, § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed:

**Prior Foreign Application(s)**

(Appl. No.)	(Country)	(Filing Date)	Priority Benefits Claimed? <input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

(Application Serial No.)	(Filing Date)
_____	_____

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s), or § 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

**Prior U.S. Application(s)**

(Application Serial No.)	(Filing Date)	(Status - patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status - patented, pending, abandoned)

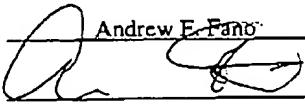
And I hereby appoint the law firm of Hickman Stephens Coleman & Hughes, including Paul L. Hickman (Reg. No. 28,516); L. Keith Stephens (Reg. No. 32,632); Brian R. Coleman (Reg. No. 39,145); Michael J. Hughes (Reg. No. 29,077); Michael E. Melton (Reg. No. 32,276); Kevin J. Zilka (Reg. No. 41,429); Dominic Kotab (Reg. No. 42,762); Raymond E. Roberts (Reg. No. 38,597); Vidya R. Bhakar (Reg. No. 42,323); Larry B. Guernsey (Reg. No. 40,008); Douglas E. Mackenzie (Reg. No. 38,955); Michael D. Plimier (Reg. No. 43,004); Ronald B. Feece (Reg. No. P46,327); George B. Leavell (Reg. No. P45,436); Stefanie M. Howell (Reg. No. P45,929); and Robert D. Hayden (Reg. No. 42,645) as my principal attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

**Send Correspondence To:** **HICKMAN STEPHENS COLEMAN & HUGHES, LLP**  
**P.O. BOX 52037**  
**Palo Alto, California 94303-0746**

**Direct Telephone Calls To:** **L. Keith Stephens at telephone number (408) 558-7890**

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Typewritten Full Name of Sole or First Inventor: Andrew E. Fano Citizenship: USA

Inventor's signature:  Date of Signature: 6/19/00

Residence: (City) Evanston (State/Country) Illinois/USA

Post Office Address: 1137 Maple Avenue, Apt. 1E, Evanston, Illinois 60202

Full Name of Second Joint Inventor (if any): Scott W. Kurth Citizenship: USA

Inventor's signature: \_\_\_\_\_ Date of Signature: \_\_\_\_\_

Residence: (City) Wheeling (State/Country) Illinois/USA

Post Office Address: 500 Bridle Trail, Wheeling, Illinois 60090

Prior U.S. Application(s)

(Application Serial No.)	(Filing Date)	(Status - patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status - patented, pending, abandoned)

And I hereby appoint the law firm of Hickman Stephens Coleman & Hughes, including Paul L. Hickman (Reg. No. 28,516); L. Keith Stephens (Reg. No. 32,632); Brian R. Coleman (Reg. No. 39,145); Michael J. Hughes (Reg. No. 29,077); Michael E. Melton (Reg. No. 32,276); Kevin J. Zilka (Reg. No. 41,429); Dominic Kotab (Reg. No. 42,762); Raymond E. Roberts (Reg. No. 38,597); Vidya R. Bhakar (Reg. No. 42,323); Larry B. Guernsey (Reg. No. 40,008); Douglas E. Mackenzie (Reg. No. 38,955); Michael D. Plimier (Reg. No. 43,004); Ronald B. Feece (Reg. No. P46,327); George B. Leavell (Reg. No. P45,436); Stefanie M. Howell (Reg. No. P45,929); and Robert D. Hayden (Reg. No. 42,645) as my principal attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Send Correspondence To:

**HICKMAN STEPHENS COLEMAN & HUGHES, LLP**  
**P.O. BOX 52037**  
**Palo Alto, California 94303-0746**

Direct Telephone Calls To:

L. Keith Stephens at telephone number (408) 558-7890

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Typewritten Full Name of

Sole or First Inventor: Andrew E. Fano

Citizenship: USA

Inventor's signature:

Date of Signature:

Residence: (City) Evanston

(State/Country) Illinois/USA

Post Office Address: 1137 Maple Avenue, Apt. 1E, Evanston, Illinois 60202

Full Name of Second Joint

Inventor (if any): Scott W. Kurth

Citizenship: USA

Inventor's signature: S. Kurth

Date of Signature: 26 MAY 2000

Residence: (City) Wheeling

(State/Country) Illinois/USA

Post Office Address: 500 Bridle Trail, Wheeling, Illinois 60090